

United States Bankruptcy Court
Eastern District of Virginia
Newport News Division

In re:

Case Number 12-50036-FJS
Chapter 13

Everette Henry Minich
Katherine Jean Minich

Debtor(s)

**NOTICE TO DEBTOR(S) AND CREDITORS
CONCERNING ISSUANCE OF DISCHARGE**

The Trustee has filed a report of completion of plan payments. Unless an order has been previously entered denying a discharge, a discharge will be granted if the Court determines that all the requirements for issuance of a discharge are satisfied.

TO THE DEBTOR(S):

In order to receive a discharge, you must

Complete and File with the Court the Debtor's(s) Certification of Compliance with 11 U.S.C. §1328 (form attached) as required by Local Bankruptcy Rule 4008-2(A). A copy of this form may be obtained from the Clerk's Office or via the Bankruptcy Forms button on the Court's Internet web site at www.vaeb.uscourts.gov. Unless this Certificate is filed with the Court within 45 days of the mailing of this notice, your case may be closed without issuance of a discharge.

TO CREDITORS:

The debtor(s), if otherwise entitled, will be issued a discharge without further notice or hearing unless, within 21 days of the mailing of this notice a creditor or party in interest files with the Court a request for a hearing asserting that the debtor(s) has/have claimed exempt under state or local law property (such as a residence or homestead) of the type described in §522(p)(1) of the Bankruptcy Code that exceeds \$125,000 in value for cases filed before April 1, 2007, \$136,875 if the case was filed April 1, 2007 through March 31, 2010, or \$146,450 if the case was filed on or after April 1, 2010, and there is pending a proceeding in which the debtor may be found guilty of a felony of the kind described in §522(q)(1)(A) or liable for a debt of the kind described in §522(q)(1)(B) of the Bankruptcy Code. If a timely request for hearing is filed, you will be notified of the date, time, and place of the hearing.

Dated: July 12, 2013

William C. Redden , Clerk
United States Bankruptcy Court

Certificate of Notice Page 2 of 4
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Everett Henry Minich
 Katherine Jean Minich
 Debtors

Case No. 12-50036-FJS
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0422-6

User: justicet
 Form ID: ntc4008

Page 1 of 3
 Total Noticed: 29

Date Rcvd: Jul 12, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 14, 2013.

db/jdb +Everette Henry Minich, Katherine Jean Minich, 410 North 2nd Street, Hampton, VA 23664-1411
 cr +PRA Receivables Management, LLC, PO Box 41067, Norfolk, VA 23541-1067
 cr +Wells Fargo Bank NA, MAC X2303-01A, 1 Home Campus, Des Moines, IA 50328-0001
 cr +Wells Fargo Bank, N.A., Home Equity Group, X2303-01A, 1 Home Campus, Des Moines, IA 50328-0001
 10910999 American Express, P.O. Box 981535, El Paso, TX 79998-1535
 11035651 American Express Centurion Bank, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
 10911001 Capital One, P.O. Box 30273, Salt Lake City, UT 84130-0273
 10911002 +Citibank/Sears, P.O. Box 6241, Sioux Falls, SD 57117-6241
 11270248 GE Capital Retail Bank, Attn: Bankruptcy Department, P.O. Box 960061, Orlando, FL 32869
 10911004 NCC Recovery, 122550 Hesperia Rd, Ste 212, Victorville, CA 92395-0000
 11076434 ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
 (address filed with court: Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541)
 10913112 +U.S. Attorney's Office, 101 W. Main Street, Ste. 8000, World Trade Ctr., Norfolk, VA 23510-1651
 10911005 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
 (address filed with court: U.S. Bank, P.O. Box 108, Saint Louis, MO 63166-0000)
 10911006 US Department of Education, P.O. Box 530260, Atlanta, GA 30353-0260
 11102278 US Department of Education, Direct Loan Servicing Center, PO BOX 5609, Greenville, TX 75403-5609
 10911007 Wells Fargo, P.O. Box 3117, Winston Salem, NC 27102-3117
 10924937 +Wells Fargo Bank, PO BOX 10438, MAC X2505-036, Des Moines, IA 50306-0438
 10959520 +Wells Fargo Bank NA, 1 Home Campus, Mac x2303-01A, Des Moines, IA 50328-0001
 10920613 +Wells Fargo Card Services, 1 Home Campus, 3rd Floor, Des Moines, IA 50328-0001
 10911009 +West Asset Management, 7171 Mercy Road, Suite 200, Omaha, NE 68106-2610

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr E-mail/PDF: rmscedi@recoverycorp.com Jul 13 2013 02:18:24
 GE Capital Retail Bank c/o Recovery Management Sys, 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 cr E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Jul 13 2013 02:18:42
 Midland Funding LLC by American InfoSource LP as a, PO Box 4457, Houston, TX 77210-4457
 10921296 E-mail/PDF: mrdiscen@discoverfinancial.com Jul 13 2013 02:18:28 Discover Bank,
 DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025
 10911003 +E-mail/PDF: mrdiscen@discoverfinancial.com Jul 13 2013 02:18:28 Discover Card,
 P O Box 71084, Charlotte, NC 28272-1084
 11076300 E-mail/PDF: gecsed@recoverycorp.com Jul 13 2013 02:18:03 GE Capital Retail Bank,
 Attn: Bankruptcy Department, PO Box 960061, Orlando FL 32896-0661
 11279619 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Jul 13 2013 02:38:51
 InSolve Recovery, LLC by American InfoSource LP, PO Box 269093, Oklahoma City, OK 73126-9093
 11543003 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Jul 13 2013 02:18:42 Midland Funding LLC,
 by American InfoSource LP as agent, PO Box 4457, Houston, TX 77210-4457
 11035344 E-mail/PDF: rmscedi@recoverycorp.com Jul 13 2013 02:18:24 Portfolio Investments I LLC,
 c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
 11056699 E-mail/PDF: rmscedi@recoverycorp.com Jul 13 2013 02:12:52
 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* InSolve Recovery, LLC by American InfoSource LP, PO Box 269093, Oklahoma City, OK 73126-9093
 cr* +Wells Fargo Bank NA, 1 Home Campus, Mac x2303-01A, Des Moines, IA 50328-0001
 10911000* American Express, P. O. Box 981535, El Paso, TX 79998-1535
 11083841* American Express Centurion Bank, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
 11543004* Midland Funding LLC, by American InfoSource LP as agent, PO Box 4457, Houston, TX 77210-4457
 10997304* ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
 (address filed with court: US Bank N.A., Bankruptcy Department, PO Box 5229, Cincinnati, OH 45201-5229)
 10911008* +Wells Fargo, P.O. Box 3117, Winston Salem, NC 27102-3117
 11083681* +Wells Fargo Bank NA, 1 Home Campus, Mac x2303-01A, Des Moines, IA 50328-0001

TOTALS: 0, * 8, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0422-6

User: justicet
Form ID: ntc4008

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Total Noticed: 29

Date Rcvd: Jul 12, 2013

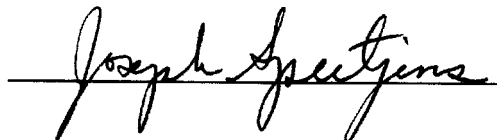
***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 14, 2013

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", is written over a horizontal line.

District/off: 0422-6

User: justicet
Form ID: ntc4008

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Date Rcvd: Jul 12, 2013

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 11, 2013 at the address(es) listed below:

Michael P. Cotter courtmail@mpcch13.com
Steve C. Taylor on behalf of Debtor Everette Henry Minich bankruptcyattorney@call54legal.com,
bkparalegal@call54legal.com
Steve C. Taylor on behalf of Joint Debtor Katherine Jean Minich
bankruptcyattorney@call54legal.com, bkparalegal@call54legal.com

TOTAL: 3